

**UNITED STATES BANKRUPTCY COURT  
FOR THE  
EASTERN DISTRICT OF VIRGINIA  
Alexandria Division**

In the Matter of:

Keith A. Cunningham  
Pamela S. Cunningham

Debtor(s)

Chapter 13

Case No. 19-12308-BFK

**ORDER CONFIRMING MODIFIED PLAN**

The Modified Chapter 13 Plan filed by Keith A. Cunningham and Pamela S. Cunningham on March 26, 2021, having been transmitted to all creditors; and it having been determined that the plan meets each of the requirements of 11 U.S.C. Section 1325(a);

**It is ORDERED that:**

- (1) the Plan as filed or modified is CONFIRMED.
- (2) Upon entry of this order, all property of the estate shall revert in the Debtor(s). Notwithstanding such reversion, the Debtor(s) shall not encumber, refinance, sell or otherwise convey real property without first obtaining an order of approval from this Court.
- (3) On August 11, 2019, and each month thereafter until further order of this Court, the Debtors shall pay to the Trustee, Thomas P. Gorman at P.O. Box 1553, Memphis, TN 38101-1553 the sum of \$2,980.00 per month for 12 months and then \$1,681.00 per month for 10 months and then \$1,457.00 per month for 5 months and then \$1,817.00 per month for 5 months and then \$2,612.00 per month for the remaining 28 months of the Plan with a lump sum payment of \$1,364.00 in month 20. Payments under said Plan to be completed within 60 months from the due date of the first payment in this case.
- (4) The Debtor shall file all federal and state income tax returns on or before the due date, without extension, and provide the Trustee with signed copies of the returns within 7 days after they are filed and provide the Trustee such additional information as the Trustee may require for determination of the Debtor's disposable income. Failure to timely comply with this provision shall be grounds for dismissal.
- (5) Any lien avoidance actions(s) contemplated by Section 8(B) of the Plan must be made by the filing of an Adversary Proceeding no later than sixty(60) days from the date of the entry of this Order.
- (6) The holder of each secured claim provided for in paragraphs 4A or 4D of the plan shall retain the lien securing such claim until the earlier of i) the payment of the underlying debt determined under nonbankruptcy law or ii) discharge under section 1328 or iii) such lien is otherwise avoided by separate Court order entered in this case or associated adversary proceeding. If this case is dismissed or converted without completion of the plan, such lien shall be retained by such holder to the extent recognized by applicable nonbankruptcy law.

**Order Confirming Modified Plan**

Keith A. Cunningham and Pamela S. Cunningham

**Case #19-12308-BFK**

(7) The Debtor(s) shall comply with the agreed modifications of page four of the Order Confirming Plan, which shall supplement the Plan funding in addition to the payments provided by paragraph 3 above.

Dated: May 3 2021

/s/ Brian F Kenney

Brian F. Kenney  
United States Bankruptcy Judge

Entered On Docket: May 3, 2021

Confirmation Recommended.

/s/ Thomas P. Gorman  
Thomas P. Gorman  
Chapter 13 Trustee  
300 North Washington Street, Ste. 400  
Alexandria, VA 22314  
(703) 836-2226  
VSB #26421

Local Rule 9022-1(C) Certification

The foregoing Order was endorsed by and/or served upon all necessary parties pursuant to Local Rule 9022-1(C).

/s/ Thomas P. Gorman  
Thomas P. Gorman, Chapter 13 Trustee

**Order Confirming Modified Plan**

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**Case #19-12308-BFK**

**ADDENDUM TO PLAN AND CONSENT ORDER CONFIRMING PLAN, page 4**

**Chapter 13 Case 19-12308-BFK**

**Keith A. Cunningham**

**Pamela S. Cunningham**

The Debtor(s) shall furnish the Trustee annual federal and state income tax returns within forty-five (45) days of the due date of such returns for each year of the Chapter 13 case, plus federal and state income tax refunds in the excess of \$250.00 per annum unless otherwise ordered by this Court. In addition, the Debtor shall furnish the Trustee any such amount(s) as are hereafter determined by the Court to be disposable income of the Debtor(s) during the pendency of this proceeding and any additional information as the Trustee may require for determination of the Debtors disposable income. Failure to comply with this provision shall be grounds for dismissal.

/s/Keith A. Cunningham \_\_\_\_\_  
Keith A. Cunningham

/s/Pamela S. Cunningham \_\_\_\_\_  
Pamela S. Cunningham

/s/Ronald J. Aiani \_\_\_\_\_  
Ronald J. Aiani

/s/Thomas P. Gorman \_\_\_\_\_  
Thomas P. Gorman

**Order Confirming Modified Plan**

Keith A. Cunningham and Pamela S. Cunningham  
**Case #19-12308-BFK**

**PARTIES TO RECEIVE COPIES**

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